

care costs and spending. The costs of health care are escalating, forcing employers to trim the level and availability of health care benefits to their employees; and

Whereas, overutilization of health care services for relatively small claims is one of the most significant causes of health care cost and spending increases. Currently, more than two-thirds of all insurance claims for medical spending are less than \$3,000.00 per family per year in this country; and

Whereas, in response to the runaway cost increases on health care spending in this country, the private sector has developed the concept of medical savings accounts. This initiative is designed to ensure health insurance availability for Americans. It is predicated on providing incentives to eliminate unnecessary medical treatment and encourage competition in seeking health care; and

Whereas, through employer-funded medical savings account arrangements and reduced cost qualified higher deductible insurance policies, millions of Americans could insure themselves for both routine and major medical services. Under the concept of medical savings accounts, an employer currently providing employee health care benefits would purchase instead a low cost, high deductible major medical policy on each employee. The employer may then set aside the saved premium differential in a medical savings account arrangement. The participating employees would use the money in the account to pay their medical care expenses up to the deductible. However, any account money unspent by the participating employees in a plan year would then belong to the employees to save, spend on medical care, or use otherwise. This would be a strong incentive for people not to abuse health expenditures and to institute "cost-shopping" for medical care services; and

Whereas, by setting aside money for employees to spend on health care, employees could change jobs and use the money they had so far earned to buy interim health insurance or to cover health care expenses, thereby eliminating the problems of uninsured between jobs and helping to reduce "job-lock"; and

Whereas, by making medical care decisions the employee's prerogative, individual policyholders have a strong stake in reducing costs. This simple financial mechanism will expand health insurance options to others who presently have no insurance. Most importantly, this move to decrease health care cost burdens in this country would require no new federal bureaucracy and would be revenue neutral to employers.

Now, Therefore, be it Resolved by the Senate that the members of this body encourage the Congress of the United States to enact legislation swiftly and in good faith to enable Americans to establish medical savings accounts.

Be it further Resolved that the Secretary of the Senate is authorized and directed to transmit an appropriate copy of this resolution to the President of the United States, the President of the United States Senate, the Speaker of the United States House of Representatives, and all members of the Georgia congressional delegation.

#### OLIVER SETH TRIBUTE

HON. BILL RICHARDSON

OF NEW MEXICO

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, May 14, 1996*

Mr. RICHARDSON. Mr. Speaker, it is with great respect and admiration that I honor

today a great New Mexican and a great American.

Oliver Seth, who served on the Tenth Circuit Court of Appeals for more than 30 years, died on March 27, 1996, at 80 years of age.

Judge Seth was born and raised in New Mexico. He later graduated from Stanford and then Yale Law School, returning to Santa Fe to join his father's reputable law firm, Seth and Montgomery, now Montgomery and Andrews. At the outbreak of World War II, Judge Seth joined the Army and was subsequently shipped to the European front, where he participated in the Normandy Invasion and the Battle of the Bulge. He achieved the rank of major and was decorated by the French Government.

After World War II, Judge Seth returned to Santa Fe and his father's firm. He married Jean MacGillivray, who, along with two daughters, Laurel and Sandy, and brother, Jim, survive him. Many prominent New Mexicans became Judge Seth's clients, including the late artist, Georgia O'Keeffe. He remained with his father's firm until being appointed to the bench in 1962, serving simultaneously on numerous boards and organizations in Santa Fe and helping found Santa Fe Preparatory School. He is fondly remembered by the law clerks for whom he served as mentor, many of whom became New Mexico attorneys and judges.

Oliver Seth was highly respected as an attorney, as a judge and as a kind, thoughtful and dignified human being. He will be greatly missed by many in New Mexico as well as around the nation. I respectfully invite all my colleagues to join me in giving tribute to this highly esteemed New Mexican.

#### PERSONAL EXPLANATION

HON. JAY DICKEY

OF ARKANSAS

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, May 14, 1996*

Mr. DICKEY. Mr. Speaker, I was excused from official business the evening of Thursday, May 9, 1996, and Friday, May 10, 1996. I am proud to say that I was absent in order to be present for my daughter's graduation. Had I been present my votes would have been cast as indicated below:

Rollcall No.	Vote cast
	Vote cast
159 .....	Yes
160 .....	No
161 .....	Yes
162 .....	Yes
163 .....	Yes
164 .....	No
165 .....	Yes
166 .....	Yes

#### "HIGHWAYS AND YOU: THE ROAD TO OUR FUTURE"

HON. BUD SHUSTER

OF PENNSYLVANIA

IN THE HOUSE OF REPRESENTATIVES

*Tuesday, May 14, 1996*

Mr. SHUSTER. Mr. Speaker, I rise today to insert the following article entitled "Highways and You: The Road to Our Future" into the CONGRESSIONAL RECORD. This superb article

was written by an old friend and respected colleague of mine by the name of Paul C. Mellott, Jr. Paul is the chairman of the board and executive vice president of H.B. Mellott Estate Inc. and the current chairman of the board of the National Stone Association. His remarks represent a keen insight into what the future of transportation policy holds and the exciting challenges that lie ahead for us as a Nation. Paul's words speak loud and clear to all of us who understand that an investment in infrastructure is an investment in the future prosperity of our country.

HIGHWAYS AND YOU: THE ROAD TO OUR

FUTURE

(By Paul C. Mellott, Jr.)

As we approach the millennium and the impending 21st Century, a formidable array of new and exciting challenges loom on the horizon. Many of these issues could in varying degrees, after the way which aggregate producers do business as well as impacting on the ultimate future well-being of our industry.

While emerging technology continues to open windows of opportunity for streamlining the production techniques and general administration of quarry business, the ever growing impact of government legislation and regulation overshadows virtually everything on our agenda.

The effectiveness with which our industry interacts with government will be a major determining factor in building the road to our future in the aggregates industry. It entails such crucial aspects as determining the future levels of federal investment in the highway program and other infrastructure activities.

Because of the central role which government affairs is destined to play in our future, the Association will—during my tenure as NSA Chairman—be placing a major focus on augmenting and upgrading the Government Affairs Program. However, it is important to point out that this emphasis is not intended in any way to detract from any of our other ongoing programs, such as our effort to emphasize the value inherent in aggregate products, our industry recognition activities, environmental stewardship, improved safety and health in the workplace, and the whole range of membership services which NSA provides on a day-to-day basis.

#### A SPLENDID TRACK RECORD

NSA's Government Affairs Division had a splendid track record in 1995. Our top accomplishment was securing enactment of legislation designating the 160,000-mile National Highway System (NHS) late in the first Congressional session. This "crown jewel" of NSA's legislative program establishes an enduring federal presence in the nation's highway network and will provide \$13 billion in federal aid for the NHS over the next two years.

This success certainly was a major milestone in the road to our future. As an added bonus, the NHS bill also contained a provision, strongly advocated by our industry, repealing the mandated use of crumb rubber in asphalt pavement—a provision that had been a part of the original Intermodal Surface Transportation Efficiency Act (ISTEA).

As a result of the Transportation Appropriations legislation, funding for the core Federal Aid Highway Program grew by \$400 million and highway spending for the current year was set at \$19.9 billion. Therefore, our strategy to work toward expanding highway appropriations in a year of declining federal spending on transportation proved to be successful. Furthermore, we believe that this offers tangible proof that Congress realized the inherent value of highway mobility to all Americans.